

**Information to identify the case:**

Debtor 1 **Jimmie D. Wooding**

Social Security number or ITIN **xxx-xx-5021**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-28431-JNP**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jimmie D. Wooding

3/3/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jimmie D. Wooding  
 Debtor

Case No. 16-28431-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 90

Date Rcvd: Mar 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2017.

db Jimmie D. Wooding, 22 Fairway Ave, Northfield, NJ 08225-2326  
 aty +Flaster Greenberg, P.C., 646 Ocean Heights Avenue, Suite 103, Linwood,, NJ 08221-1011  
 cr +Nationstar Mortgage LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,  
 Iselin, NJ 08830-2713  
 cr +Nationstar Mortgage LLC, Robertson, Anschutz, & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 cr +RPJ Properties, L.L.C., 3169 S. Main Road, Vineland, NJ 08360-7186  
 cr +USAA Federal Savings Bank, Weinstein & Riley, P.S., 2001 Western Ave, Suite 400,  
 Seattle, WA 98121-3132  
 516415139 AMC Mortgage Service, 505 City Pkwy W Ste 100, Orange, CA 92868-2927  
 516415140 AMCOL Systems, Inc, Attn: AtlantiCare Regional Med Ctr, PO Box 21625,  
 Columbia, SC 29221-1625  
 516415143 ARMC Perioperative Program, Attn: IC Systems, PO Box 64437, Saint Paul, MN 55164-0437  
 516415138 Advanced Anesthesia Assoc. PC, Attn: Apez Asset Management, 1286 Carmichael Way,  
 Montgomery, AL 36106-3645  
 516415137 Advanced Anesthesia Assoc. PC, c/o Apex Asset Management, PO Box 5407,  
 Lancaster, PA 17606-5407  
 516415141 Amerihealth Ins. Co. Of New Jersey, PO Box 11867, Newark, NJ 07101-8167  
 516415142 Apex Asset Management, Attn: Advanced Anesthesia, 2501 Oregon Pike Ste 102,  
 Lancaster, PA 17601-4890  
 516415145 Atlantic Medical Imaging, LLC, PO Box 1564, Indianapolis, IN 46206-1564  
 516415146 Atlantic Medical Imaging, LLC, c/o Rickart Collection Systems, PO Box 7242,  
 North Brunswick, NJ 08902-7242  
 516415148 Atlanticare Regional Medical Center, PO Box 786361, Philadelphia, PA 19178-6361  
 516415149 Atlanticare Regional Medical Center, c/o Amcol Systems, 111 Lancewood Rd,  
 Columbia, SC 29210-7523  
 516415150 Bacharach Institute For Rehab, PO Box 723, Pomona, NJ 08240-0723  
 516415151 Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413  
 516415153 C & H Collection Services Inc, 1 Federal St # N-100, Camden, NJ 08103-1091  
 516415156 Capital One Bank (USA) NA, c/o Lyons, Doughty & Veldhuis, PC, PO Box 1269,  
 Mount Laurel, NJ 08054-7269  
 516415158 +Capizola, Pancari, Lapham & Fralinger, 100 N Main Rd, Vineland, NJ 08360-8299  
 516415159 Caris MPI Inc, PO Box 841943, Dallas, TX 75284-1943  
 516415163 +City Of Northfield Tax Collector, 1600 Shore Rd, Northfield, NJ 08225-2201  
 516415160 City of Coatesville, c/o Portnoff Law Associates, PO Box 3020, Norristown, PA 19404-3020  
 516415161 City of Millville Tax Collector, PO Box 609, Millville, NJ 08332-0609  
 516415162 City of Millville Utility Department, PO Box 609, Millville, NJ 08332-0609  
 516415164 Comcast Cable, Attn: Enhanced Recovery Corp, PO Box 57547, Jacksonville, FL 32241-7547  
 516415166 Cooper University Health, PO Box 1022, Wixom, MI 48393-1022  
 516415168 Dawn Williams & Warren Walker, 311 D St, Millville, NJ 08332-2620  
 516415170 Dominique Kitchen & Idaylz Rodriguez, 401 W McNeal St, Millville, NJ 08332-3742  
 516415171 Elenora Lawson, 401 W McNeal St, Millville, NJ 08332-3742  
 516415172 Eric Johnson, 700 N Franklin Blvd, Pleasantville, NJ 08232-1586  
 516415173 Frankel Ortho & Sports Med, PO Box 8627, Cherry Hill, NJ 08002-0627  
 516415174 Glenne Drummond, 401 W McNeal St, Millville, NJ 08332-3742  
 516415175 +Homeward Residential, 1525 S. Beltine, Coppell, TX 75019-4913  
 516415176 Iissha garcia & Joseph Thomas, 311 D St, Millville, NJ 08332-2620  
 516415177 Jefferson University Hospita, Attn: ProCo, PO Box 2462, Aston, PA 19014-0462  
 516415178 Jefferson University Hospital, PO Box 3475, Toledo, OH 43607-0475  
 516415180 +LabCorp, POB 2240, Burlington, NC 27216-2240  
 516415182 Lyons Doughty & Veldhuis, PO Box 1269, Mount Laurel, NJ 08054-7269  
 516415184 Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 516415185 Nationstar Mortgage, PO Box 619094, Dallas, TX 75261-9094  
 516415183 Nationstar Mortgage, Attn: RAS Citron, LLC, 130 Clinton Rd Ste 202,  
 Fairfield, NJ 07004-2927  
 516469732 +Nationstar Mortgage LLC, c/o Robertson, Anschutz & Schneid P.L., 6409 Congress Ave.,  
 Suite 100, Boca Raton FL 33487-2853  
 516415186 Nellie Pennington, 25 Pennsylvania Ave, Coatesville, PA 19320-3675  
 516415187 OCWEN Loan Servicing, LLC, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
 516415188 Pennsylvania American Water, POB 371412, Pittsburgh, PA 15250-7412  
 516415190 ProCo, Attn: Jefferson University Hospital, PO Box 2462, Aston, PA 19014-0462  
 516415194 RPJ Properties LLC, c/o Capizola, Pancari, Lapham & Fralinge, 100 N Main Rd,  
 Vineland, NJ 08360-8244  
 516415191 Recon Ortho Assoc. II, PC, PO Box 757910, Philadelphia, PA 19175-7910  
 516415192 +Rickart Collection Systems, Inc., POB 7242 Attn: Atlantic Medical Imaging,  
 North Brunswick, NJ 08902-7242  
 516415193 +Rothman Institute, 925 Chestnut Street, Philadelphia, PA 19107-4290  
 516415196 Shore Medical Cente, Attn: ROI, PO Box 549, Timonium, MD 21094-0549  
 516415197 Shore Medical Center, PO Box 42972, Philadelphia, PA 19101-2972  
 516415198 +Shoreline Endocrine And Medical Assoc, 2500 English Creek Ave, Ste 605,  
 Egg Harbor Twp, NJ 08234-5588  
 516415199 Society Hill Anesthesia Consultants, PO Box 414853, Boston, MA 02241-4853  
 516415200 +South Jersey Gas, POB 577 Customer Care Center, Hammonton, NJ 08037-0577  
 516415201 State of New Jersey, Dept. Community Affairs, PO Box 810, Trenton, NJ 08625-0810

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 3  
Total Noticed: 90

Date Rcvd: Mar 03, 2017

516415205 Synchrony Bank, Attn: Selip & Stylianou, PO Box 914, Paramus, NJ 07653-0914  
516415207 The Skyline Condo Assoc., Att: Callaghan Thompson et al, 2428 Atlantic Ave,  
Atlantic City, NJ 08401-6631  
516415208 +Thompson Realty Company, 1613 Atlantic Ave, Atlantic City, NJ 08401-6969  
516415209 Tiffany Pennington, 25 Pennsylvania Ave, Coatesville, PA 19320-3675  
516415211 Urgetn Care Egg Harbor, Attn: IC Systems, 444 Highway 96 E, Saint Paul, MN 55127-2557  
516415214 Vicky Vila & Darryl Odom, 311 D St Apt 3, Millville, NJ 08332-2620  
516415215 Wills Eye Hospital, PO Box 829157, Philadelphia, PA 19182-9157  
516415216 Wills Eye Ophthalmology Clinic, PO Box 827103, Philadelphia, PA 19182-7103  
516415217 Zeke's Oil Company, PO Box 38, Pomeroy, PA 19367-0038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 03 2017 23:25:05 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 03 2017 23:25:03 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516415144 E-mail/Text: bankruptcy@pepcoholdings.com Mar 03 2017 23:24:43 Atlantic City Electric,  
PO Box 13610, Philadelphia, PA 19101-3610  
516415147 E-mail/Text: maria.herron@atlanticare.org Mar 03 2017 23:25:09 Atlantic Surgery Center EHT,  
2500 English Creek Ave, Egg Harbor Township, NJ 08234-5549  
516415152 +EDI: TSYS2.COM Mar 03 2017 23:13:00 Barclays Bank Delaware, POB 8803,  
Wilmington, DE 19899-8803  
516415154 +EDI: CAPITALONE.COM Mar 03 2017 23:13:00 Capital One, POB 30281,  
Salt Lake City, UT 84130-0281  
516415155 EDI: CAPITALONE.COM Mar 03 2017 23:13:00 Capital One /Best Buy, PO Box 5253,  
Carol Stream, IL 60197-5253  
516415157 EDI: CAPITALONE.COM Mar 03 2017 23:13:00 Capital One Bank (USA) NA, PO Box 71083,  
Charlotte, NC 28272-1083  
516415165 EDI: WFNNB.COM Mar 03 2017 23:13:00 Comenity Capital/Boscovs, PO Box 182120,  
Columbus, OH 43218-2120  
516415167 EDI: RCSFNBMARIN.COM Mar 03 2017 23:13:00 Credit One Bank, PO Box 98873,  
Las Vegas, NV 89193-8873  
516415169 E-mail/Text: bankruptcy.bnc@ditech.com Mar 03 2017 23:24:46 Ditech Financial LLC,  
PO Box 6172, Rapid City, SD 57709-6172  
516415181 EDI: RMSC.COM Mar 03 2017 23:13:00 Lowe's/Synchrony Bank, PO Box 965036,  
Orlando, FL 32896-5036  
516415189 EDI: PRA.COM Mar 03 2017 23:13:00 Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100,  
Norfolk, VA 23502-4962  
516415203 EDI: RMSC.COM Mar 03 2017 23:13:00 SYNCB/JC Penney, PO Box 965036,  
Orlando, FL 32896-5036  
516415204 +EDI: RMSC.COM Mar 03 2017 23:13:00 SYNCB/TJX Co PLCC, PO Box 965015,  
Orlando, FL 32896-5015  
516415195 EDI: SEARS.COM Mar 03 2017 23:13:00 Sears/CBNA, POB 6282, Sioux Falls, SD 57117-6282  
516415202 +E-mail/Text: ebmasterling@weltman.com Mar 03 2017 23:24:50 Sterling Incorporated,  
375 Ghent Rd, Fairlawn, OH 44333-4600  
516417963 EDI: RMSC.COM Mar 03 2017 23:13:00 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
516415206 EDI: TDBANKNORTH.COM Mar 03 2017 23:13:00 TD Bank, POB 219 Operations Center,  
Lewiston, ME 04243-0219  
516415212 EDI: USAA.COM Mar 03 2017 23:13:00 USAA, 10750 W Interstate 10,  
San Antonio, TX 78288-1600  
516415210 EDI: IIC9.COM Mar 03 2017 23:13:00 Urgent Care Egg Harbor, c/o IC System, PO Box 64437,  
Saint Paul, MN 55164-0437  
516415213 +EDI: VERIZONEAST.COM Mar 03 2017 23:13:00 Verizon, 500 Technology Dr,  
Welton Spring, MO 63304-2225

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* +USAA Federal Savings Bank, Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400,  
Seattle, WA 98121-3132  
516415179\* Jefferson University Hospital, P.O. Box 3475, Toledo, OH 43607-0475

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 318

Page 3 of 3  
Total Noticed: 90

Date Rcvd: Mar 03, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 05, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2017 at the address(es) listed below:

Barbara R. Lapham on behalf of Creditor RPJ Properties, L.L.C. barbaral@southjerseycounsel.com  
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohrlab@logs.com,  
njbankruptcynotifications@logs.com  
Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank Charlesj@w-legal.com,  
BNCmail@w-legal.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,  
jackie.parsio@flastergreenberg.com;lillian.felici@flastergreenberg.com,dss@trustesolutions.net  
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,  
nj02@ecfcbis.com,jackie.parsio@flastergreenberg.com;lillian.felici@flastergreenberg.com,  
dss@trustesolutions.net  
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC  
nj\_ecf\_notices@buckleymadole.com  
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC legerman@rasnj.com,  
gshasa@rasnj.com,bmusarra@rasnj.com,bkyecf@rasflaw.com  
Thomas J Subranni on behalf of Debtor Jimmie D. Wooding ecf@subranni.com,  
desk@subranni.com;jwiesner@subranni.com;hinnaurato@subranni.com;G21182@notify.cincompass.com;szau  
ber@subranni.com;cwild@subranni.com

TOTAL: 9